

Transaction: Make Your Retirement Choices  
 View: Step 5 of 8  
 Use Case: typical UPoint employee with pension assets

Brand Header + User data

Primary Navigation

Secondary Navigation

Transaction name — **Make Your Retirement Choices**

Progress bar  
Step *n* of *x*



Step name

## Choose a Payment Option

Instructional text

Instructional text/legalese: dependencies date of retirement, country, language, etc. RetChSuppl.xls

[Plan name]--  
[Benefit type]

### Premier Pension Plan--Non-Union Benefit

[Payment Option]

[Details]

[Action]

Defer <sup>1</sup> Option 1 of *x*

Defer <sup>2</sup> <sup>3</sup>

Lump Sum Option <sup>4</sup>

\$58,526 <sup>1</sup> <sup>5</sup> (one-time)

Choose <sup>7</sup>

|  |        |
|--|--------|
| Beneficiary Benefit (after your death) | \$0.00 |
| Relative Value <sup>6</sup>            | 100%   |

Life Annuity with <sup>8</sup>  
180 Payments / 15  
Years Guaranteed

\$411.53 <sup>1</sup> <sup>5</sup> (monthly)

Chosen <sup>7</sup>

|  |          |
|--|----------|
| Beneficiary Benefit (after your death, if before January 18, 2028) | \$411.53 |
| Beneficiary Benefit (after your death, if after January 18, 2028)  | \$411.53 |
| Relative Value <sup>6</sup>  | 95.62%   |

- Taxes <sup>9</sup>
- Premier Cash Balance Plan <sup>10</sup>
- Qualified Domestic Relations Order (QDRO) Adjustment <sup>11</sup>

<sup>12</sup> Continue <sup>13</sup> Come Back Later <sup>14</sup> Quit

Rtmt\_Db08\_RollOver.html

Rtmt\_Db\_Cancelled.html

**People Like Me**  
Find out what choices others are making.

**Compare Payment Options**

**Questions?**  
[text]

**Other Resources**  
[How Your Benefit is Calculated]  
[Notice of Your Rights]  
[link to item 3]

Link to reference utility to assist the user in selecting the optimal plan

Link to reference utility to assist the user in comparing payout options

Help/support contact info

Horiz rule – section separator

Other resources module

Right column drops below left column when viewport width < 720px

**12: Button – primary**  
Error-checking: one plan option must be chosen.

**13: Button – secondary**  
Launches modal:  
Are you finished working for now?  
All personal information details and retirement choices you've made so far will be saved.



**14: Button – secondary**  
Launches modal:  
Are you sure you want to quit?  
You'll lose any retirement choices you've made so far. You won't lose any changes you made to personal information details.



**1, 3: Rollover**  
**Defer**  
You can skip (defer) making a pension choice and come back to make that choice later.  
You may choose to defer payment of a pension benefit if:

- You want to make your health care choices and prefer to begin pension benefits later.
- You want to review your savings options and prefer to begin pension benefits later.
- You (or your spouse, if applicable) have other sources of income and don't need your pension benefits now.
- You don't want to pay taxes (if applicable) on your benefits until later.

**4: Rollover**  
**Lump Sum**  
**Note:** Part or all of this payment option can be rolled over in a later step.  
A one-time payment to you only

- Part or all of this payment option can be rolled over
- No payment to your beneficiary
- If married, your spouse must consent
- Entire value of your pension benefit (or, in some cases, a portion of the entire value)

[Learn More](#)

**2: Modal: Defer**  
Do you want to defer your payment?  
If you want to begin to receive your pension benefits at a later date, choose Yes.

Yes No

**5: Modal: footnote**  
Footnote  
[Print](#)  
<sup>1</sup> This is a before-tax amount.

**6: Rollover: Relative value**  
**Relative Value**  
While you must choose an option based on your personal situation, the relative value information shows how the value of each payment option compares to the values of the others. The relative value is an estimate that is determined by comparing the value of each payment option available to the value of the Straight Life Annuity.

**7: Choose-Chosen toggle**  
Currently in Phase 3 of governance process but approved for use. See governance team for specifications

**8: Rollover**  
**Lump Sum**  
**Note:** Part or all of this payment option can be rolled over in a later step.  
A one-time payment to you only

- Part or all of this payment option can be rolled over
- No payment to your beneficiary
- If married, your spouse must consent
- Entire value of your pension benefit (or, in some cases, a portion of the entire value)

[Learn More](#)

**9: More-less**  
You may be required to pay Social Security and Medicare taxes on the nonqualified pension payments that are shown on this site. These taxes, which are required by the Internal Revenue Service, are often called FICA (Federal Insurance Contributions Act) taxes. If FICA taxes apply to you, they'll be deducted from your active payroll, if applicable, or your payment. The timing of the withholding may vary.  
In addition to FICA taxes, federal and state tax withholding may also apply to your benefit from the Premier Pension Plan.

**10: More-less**  
Your cash balance benefit has been calculated using current interest rates. Your actual cash balance benefit will be converted to the annuity options based on the interest rate in effect on your payment start date. If the interest rate at the time your payment begins is different from the current rate, your annuity options may be higher or lower than the amounts shown on this site.  
Your cash balance benefit has been calculated based on:

- The value of your account from this plan
- Any benefit you accrued from a previous plan
- Any grandfathered benefits.